

Information to identify the case:

Debtor 1 Michael T. Mansfield
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5306**

Debtor 2 Amanda W. Mansfield
(Spouse, if filing) First Name Middle Name Last Name

EIN ---

Social Security number or ITIN **xxx-xx-6666**

EIN ---

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **15-30892-KLP**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael T. Mansfield
aka Tanner Mansfield

Amanda W. Mansfield
aka Amanda J. White, aka Amanda W. Grose

June 22, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Virginia

In re:
Michael T. Mansfield
Amanda W. Mansfield
Debtors

Case No. 15-30892-KLP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
Form ID: 3180W

Page 1 of 2
Total Noticed: 62

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db/jdb +Michael T. Mansfield, Amanda W. Mansfield, 7543 Bell Creek Road,
Mechanicsville, VA 23111-3703
12771937 BB & T, 4251 Fayetteville Rd., Munich, ND 58352-0000
12771938 Bon Secours Mem. Regional Med., 8620 Atlee Road, Mechanicsville, VA 23116-0000
12771940 +Chippenham Johnston-Willis, Post Office Box 13620, Richmond, VA 23225-8620
12771942 +Clarity Services, Inc., P.O.Box 5717, Clearwater, FL 33758-5717
12771943 +Continental Emergency Services, 111 Bulifants Blvd. Suite B, Williamsburg, VA 23188-5711
12771947 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, Attn: System Credit,
Post Office Box 26666, Richmond, VA 23261-0000)
12771950 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solution, 9701 Metropolitan Ct, Suite B,
Richmond, VA 23236-3662)
12771957 Hanover County, M. Scott Miller, Treasurer, PO Box 91730, Richmond, VA 23291-1730
12785143 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
12771958 Haverly's Furniture Co. Inc., Corporation Service Company, P.O. Box 1463,
Richmond, VA 23218-1463
12771962 +Jeff Emmett, President, GE Capital, 140 Wekiva Springs Road, Longwood, FL 32779-3604
12771964 +John Randolph Medical Center, P. O. Box 538658, Atlanta, GA 30353-8658
12771965 +Joseph W. Elrod, Jr. DDS, Bryson K. Dunham D.D.S., 7516 Right Frank Rd.,
Mechanicsville, VA 23116-3827
12771966 +MCV Physicians, PO Box 91747, Richmond, VA 23291-9747
12771970 +Mnet Financial, 8262 Atlee Rd., Suite 100, Mechanicsville, VA 23116-1816
12771971 +Mnet Financial, 95 Argonaut, Suite 250, Aliso Viejo, CA 92656-4142
12771972 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
COLUMBUS OH 43215-2410
(address filed with court: Nationwide, One Nationwide Plaza, Columbus, OH 43215-0000)
12771973 +One Hampton Medical, 3475 Monentum Place, Chicago, IL 60689-0001
12771974 +PFS, 5400 D. Glenside Drive, Henrico, VA 23228-3996
12771975 +Professional Anesthesia Group, 8260 Atlee Road, Mechanicsville, VA 23116-1844
12771976 +Pulmonary Associates of Rich, 1000 Boulders Pkwy 102, Richmond, VA 23225-5515
12771978 +Radiology Assoc. of Richmond, P.O. Box 13343, Richmond, VA 23225-0343
12771981 +The Foot Ankle Center, LLC, 14205 Telegraph Rd., Woodbridge, VA 22192-4615
12771982 United Consumers, Post Office Box 4466, Woodbridge, VA 22194-4466
12771986 +Virginia Emergency Physicians, Post Office Box 85080, Lock Box 4387,
Richmond, VA 23220-8387
12771935 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square,
Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12887775 EDI: AIS.COM Jun 23 2020 08:33:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
12789190 +E-mail/Text: bankruptcy@bbandt.com Jun 23 2020 05:00:44 BB&T, Bankruptcy Section,
100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
12771936 +EDI: BASSASSOC.COM Jun 23 2020 08:33:00 Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd; #200, Tucson, AZ 85712-1083
12771939 +EDI: CAPITALONE.COM Jun 23 2020 08:33:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
12823987 +E-mail/Text: bankruptcy@cavps.com Jun 23 2020 05:01:14 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
12771941 +EDI: CITICORP.COM Jun 23 2020 08:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
12771944 EDI: CBS7AVE Jun 23 2020 08:33:00 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
12840872 +EDI: CBS7AVE Jun 23 2020 08:33:00 Country Door, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
12771945 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 23 2020 05:02:29 Credit One Bank,
PO Box 98875, Las Vegas, NV 89193-8875
12771946 +EDI: DISCOVER.COM Jun 23 2020 08:33:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
12771948 +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 23 2020 05:01:44 Esb/Harley Davidson Cr,
Po Box 21829, Carson City, NV 89721-1829
12771951 EDI: RMSC.COM Jun 23 2020 08:33:00 Gecrib/Amzn, Po Box 981432, El Paso, TX 79998-1432
12771952 +EDI: RMSC.COM Jun 23 2020 08:33:00 Gecrib/Havertys, 950 Forrer Blvd,
Kettering, OH 45420-1469
12771953 +EDI: RMSC.COM Jun 23 2020 08:33:00 Gecrib/Jcp, P.O. Box 965009, Orlando, FL 32896-5009
12771954 +EDI: RMSC.COM Jun 23 2020 08:33:00 Gecrib/Walmart Dc, Po Box 981400,
El Paso, TX 79998-1400
12771956 EDI: BLUESTEM Jun 23 2020 08:33:00 Gettington, PO Box 166, Newark, NJ 07101-0166
12771955 +EDI: BLUESTEM Jun 23 2020 08:33:00 Gettington, 6509 Flying Cloud Dr,
Eden Prairie, MN 55344-3307
12771959 +EDI: HFC.COM Jun 23 2020 08:33:00 Hsbc/Bstby, 1405 Foulk Road,
Wilmington, DE 19803-2769
12771960 EDI: HFC.COM Jun 23 2020 08:33:00 Hsbc/Herbe, Po Box 15524, Wilmington, DE 19850-0000

District/off: 0422-7

User: cummingsj
Form ID: 3180W

Page 2 of 2
Total Noticed: 62

Date Rcvd: Jun 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12771961 +EDI: IRS.COM Jun 23 2020 08:33:00 Internal Revenue Service, Insolvency Unit,
Post Office Box 7346, Philadelphia, PA 19101-7346
12771949 EDI: BLUESTEM Jun 23 2020 08:33:00 Fingerhut, 11 McLeland Road, Post Office Box 2900,
Saint Cloud, MN 56395-0000
12771963 EDI: JEFFERSONCAP.COM Jun 23 2020 08:33:00 Jefferson Capital Sys, 16 McLeland Raod,
Saint Cloud, MN 56303-0000
12950631 EDI: JEFFERSONCAP.COM Jun 23 2020 08:33:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
12945516 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 05:02:26 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
12771967 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 05:02:49 Merrick Bank,
Post Office Box 5000, Draper, UT 84020-5000
12771968 +EDI: MID8.COM Jun 23 2020 08:33:00 Midland Funding, 8875 Aero Dr. Ste 200,
San Diego, CA 92123-2255
12771969 +E-mail/Text: mmrgbk@miramedrg.com Jun 23 2020 05:01:03 Miramedrg, 991 Oak Creek Dr,
Lombard, IL 60148-6408
12777428 +EDI: SECFIN.COM Jun 23 2020 08:33:00 Professional Financial Services, PO Box 1893,
Spartanburg, SC 29304-1893
12771977 +E-mail/Text: bankruptcy@rarogersinc.com Jun 23 2020 05:01:51 R.A. Rogers, Inc.,
P.O. Box 3302, Crofton, MD 21114-0302
12771979 EDI: RECOVERYCORP.COM Jun 23 2020 08:33:00 Recovery Management Systems,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12771980 EDI: CBS7AVE Jun 23 2020 08:33:00 Seventh Avenue, 1112 7th Avenue,
Monroe, WI 53566-1364
12842566 +EDI: CBS7AVE Jun 23 2020 08:33:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P O Box 800849, Dallas, TX 75380-0849
12771983 EDI: USBANKARS.COM Jun 23 2020 08:33:00 Us Bank/Na Nd, 4325 17th Ave S,
Fargo, ND 58125-0000
12771984 +EDI: VERIZONCOMB.COM Jun 23 2020 08:33:00 Verizon - Bankrutpcy Dept, P.O. Box 3397,
Wilmington, IL 61702-3397
12771985 E-mail/Text: bkr@taxva.com Jun 23 2020 05:01:30 Virginia Department of Taxatio,
PO BOX 2156, Richmond, VA 23218-2156

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Michael T. Mansfield chris@chriswinslow.com,
chade@wmmlegal.com/r44317@notify.bestcase.com
Christopher Mark Winslow on behalf of Joint Debtor Amanda W. Mansfield chris@chriswinslow.com,
chade@wmmlegal.com/r44317@notify.bestcase.com
Suzanne E. Wade ecfsmary@chl3ricva.com, trustee@chl3ricva.com/fred@cmcl3.net
TOTAL: 3